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In This Issue

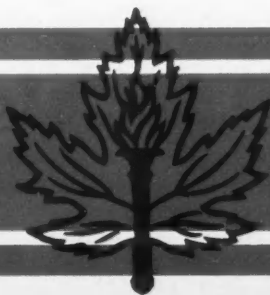
180 DAYS OF CRISIS

INTERNATIONAL MIGRATION SERVICES

DOMINION PLAN FOR SOCIAL SECURITY

UNEMPLOYMENT INSURANCE IN ACTION

**DECEMBER 1
1945**



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NORA LEA,
Acting Executive Director

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ERIC STANGROOM, following studies in Europe, was concerned with the drafting of the Canadian Unemployment Insurance Act and the setting up of its administration. He is now Special Assistant to the Deputy Minister of Labour and Research Adviser to the Unemployment Insurance Commission.

The Bitterness of Conquest

THROUGHOUT history wars have been accompanied by pillaging and destruction, and countries over which campaigns have been waged have traditionally paid a bitter penalty not only in the blood of their people but also in the destruction caused by looting and by defection to the enemy of disaffected persons.

Total war, in the modern manner, however, brings a stark and grim aftermath that makes all former wars appear as mere preludes or jousts in comparison. The Four Horsemen of the Apocalypse ride rampant across Europe to-day.

The temporary return to Canada, just as this issue of *WELFARE* goes to press, of Mr. George Mooney of UNRRA, has provided an opportunity to supply to our readers an up-to-date eye-witness account of what is happening.

Mr. Mooney is in a position to know whereof he speaks. His work as Chief Executive Officer of the Administrative Council, European Region, has led him into the ravaged countries, both occupied and enemy. His present mission is to tell to Canada and to the United States the real story of Europe's need.

The nations which have been spared the physical impact of war have a peculiar responsibility to assist in repairing, in so far as can be repaired, the damage not only to property but also to spirit and way of life. Mr. Mooney in his addresses seems to ask the question, "Why does UNRRA need the complete support of the nations physically untouched by war?" and goes on to answer his own question with the following reasons:

- (1) Simple gratitude—Gratitude for what the occupied countries of Europe have done for us. The vitality and effectiveness of the Underground, of the Maquis, of the guerillas and resistance forces of the various countries played a major part in ultimate victory. It is only accident of geography that the battle did not rage across our own homelands, and by stemming the tide, Europe has perhaps spared us a similar fate.
- (2) The application of the Christian ideal—The experience of centuries of Christian teaching is implicit in the principle that we are our brother's keeper, that we do care about the sufferings of others even if they are not known to us personally; that we do subscribe to the philosophy of doing unto others as we would they should do unto us.
- (3) Enlightened self-interest—Unless Europe can be rehabilitated, unless the wheels of industry once more begin to move, unless people are housed and fed and clothed, with at least a minimum of sanitation, decency and health, the tragedy of Europe will become the tragedy of the world, because we have learned through these last desperate years, if nothing else, the fact that we are all interdependent, and that nations cannot live unto themselves but are affected by conditions which exist even in remote places of the world; that unless the wounds of Europe can be bound up, world chaos, both economic and social, may well be upon us.

180 DAYS OF CRISIS

The rebuilding of Europe and of the ravaged lands of Asia is a first step in the assurance of a lasting peace. As one of the world's greatest food producers, Canada has had a very real interest in the success of UNRRA. Its contribution to UNRRA, \$77,000,000, has now largely been exhausted. That there may be a fuller understanding of conditions and the consequent need for the continuance of Canadian aid, *WELFARE* presents a digest of addresses given by a fellow Canadian, Mr. George Mooney, formerly Executive Director, Canadian Federation of Mayors and Municipalities, Montreal. Mr. Mooney recently completed a tour of thirteen European countries at the request of Mr. Herbert Lehman, Director General of UNRRA.

DIGEST OF ADDRESSES GIVEN BY GEORGE MOONEY

*Chief Executive Officer, Administrative Council,
European Region, UNRRA, at Ottawa, Nov. 16, 1945*

I BRING back a grim report. Europe is facing a desperate winter. The warning signals are up everywhere. Only a miracle will prevent a human tragedy unparalleled in our time. The next 180 days are days of crisis.

Hunger, disease and cold are on the march, and lurking in the background is the ominous spectre of despair and social unrest.

At the risk of being dubbed an alarmist, let me serve notice on the democratic world that we are dangerously close to winning a very hollow victory. Unless we can maintain, and in some countries increase, our flow of relief supplies to the war-stricken people of Europe, then all our war-time sacrifices will have been thrown into the balance.

Make no mistake about it, most of Europe is in a bad way. In some countries the outlook for the coming winter is fair. In others it presents a dismal picture. The worst drought in a quarter of a century

has resulted in a harvest of fifty to sixty per cent of normal. Millions are homeless and are existing in holes dug in the rubble of their ruined cities and towns. Hundreds of thousands are still trekking the roads looking for a place to live. There is no coal for domestic heating. Water, sewer and gas systems are either not operating or are in imperfect repair. Meat is unobtainable in many places. Even vegetables are difficult to get. In mid-central Europe there have not been any for the past two months. People are cold and hungry. Snow is already blanketing large sections. Tuberculosis and other pulmonary diseases are on the increase. It is a bleak and depressing scene.

If ever the common people of Europe—not the people who make wars but the people who are victims of them—needed help from us, it is *now*. They need everything — food, medical supplies, clothing and footwear, and they need them *now*.

The people of Europe are at the cross-roads of hope and despair. Their hope lies in us. If we fail them, then in despair they will not know where to turn. We dare not fail them. To do so, in the long run if not in the short run, would be to fail ourselves.

FOOD

The generally accepted standard below which starvation follows is 1400 calories per person per day. Millions in Europe will have to exist on an average of 1200 calories per day for the next 180 days. Many won't exist; they will die!

The average Canadian consumes 3,650 calories per day. In Britain the average is 2800. UNRRA has set 2,650 calories as their objective for Europe though there is little likelihood that it can be reached. It is more likely that the actual level will be about 2,000 calories—the standard which the army has been using in its relief program, which is designed to prevent disease and unrest, but represents a dangerously close margin. (These facts should be borne in mind as the following sketch of conditions in the various countries is read.)

More than 100,000,000 persons in the liberated areas of Europe are today living on diets far below their peace-time normal level. If to that is added the populations of Germany, Austria and other enemy countries, the figure is close to 250,000,000.

Low caloric diets of from 1,400 to 1,700 calories per day, on which millions of persons in the liberated

areas have been living during the war years, render them vulnerable to disease; they induce lassitude. Coal mines cannot be worked, nor steel mills operated, nor fields cultivated, unless the workers are provided with enough nourishment to keep their energy at a level sufficient to keep them at their tasks. Without resumption of such activities, liberated Europe cannot get on her feet again. Even a 2,000 caloric level is the sheer minimum diet on which a people can live without tragic hardship, disease and unrest.

Why Does Europe Need Food?

Loss of production in the liberated areas, the disruption of transportation and ineffective distribution channels are the primary reasons for food shortages in Europe.

Loss of Production are attributable to many factors. Europe is now feeling the cumulative pressure of the war on her whole agricultural economy. The effect over the war years of fertilizer, manure and seed deficits and livestock losses, and machinery shortages, grows steadily more severe. In some areas there have been serious manpower shortages; in some, too, reliance has been placed too much on the women and children. In addition, the weather has been a continuing deteriorating factor. Military operations likewise have disrupted the sowing and harvesting of food crops. Much land in combat areas was fought over several times. Some acreages in the

Netherlands were flooded. Some land is still mined. In Eastern Europe, ordinarily a surplus-producing area, production will not reach its normal level for another year or so.

Disruption of Transportation

Throughout the war, of course, most of the areas were dependent on their own production for their food supplies. War blockaded them from the outside world and its exportable food. Within their own borders, transportation was geared to military needs of the occupying forces, and as the Germans retreated and the Allies advanced, the rail lines and bridges were destroyed or damaged. Cities were cut off from their rural sources of supply.

It is estimated that approximately 600,000 lorries and buses have disappeared from the damaged and rundown highways of Belgium, Luxembourg, France, Denmark, Yugoslavia, the Netherlands, Norway, Albania, Czechoslovakia, Poland and Italy. How many more hundreds of thousands have disappeared from Germany, Austria and other ex-enemy countries, I do not know.

If Denmark, the principal liberated country in a position to export food, for instance, does not receive automotive equipment, she will be unable to transport her surpluses to help the needy neighbouring areas.

France lost a great part of her 1944 sugar beet crop, largely because transportation had broken down, and coal was lacking for the refineries. During the spring of this

year, Yugoslavia lost 100,000 tons of grain because of disrupted transport. Starvation in other parts of Yugoslavia was the result.

Fortunately, the internal transportation situation has improved vastly in the last ninety days. UNRRA has procured thousands of vehicles and trucks from the armies and they are now in service, transporting food, fighting against time before winter snows cut all transportation to the hinterland areas and mountainous districts of Yugoslavia, Greece and other parts of Europe.

Ineffective Distribution

In many areas, distribution controls were broken prior to liberation. In Poland and many other countries, speculative hoarding by farmers has reduced the supply of food available for distribution. Price uncertainties have led to hoarding in many countries, particularly in Greece. The black market has flourished. Many food processing plants have been wrecked or damaged or hampered by lack of coal. Spoilage of perishable food has been serious.

Not only has war brought a quantitative reduction in food, but the quality also has deteriorated in many areas. Estimates for continental Europe show that in terms of ultimate food energy, last year's food production was about 5% below the average for 1935-37, and meanwhile the population has increased 3% to 4% since then.

The 5% qualitative reduction in production is, of course, not the whole story. Decline has been felt at a time when imports also were

much below the 1935-37 level, so that populations were unable to eke out their home-grown supplies with foods purchased abroad. A part of the decreased quality of food has resulted in a shift from livestock products to food crops, or from meat to wheat. During the war, cereals and potatoes furnished a larger than normal part of the caloric intake of European populations, while supplies of meat, fats and oils were greatly reduced.

And now what of the devastated countries themselves? How do they face the next 180 days of crisis? The actual geographical and physical situation after this war differs markedly from conditions in 1918. Then a trace of chivalry survived and civilian populations were not greatly affected. This time war was deliberately waged by the Nazis against civilian life and property. In 1918 only a comparatively small portion of Europe was ravaged. Today the grim results of total war spread over the whole continent, if one excepts the few countries who managed to evade or avoid war.

FRANCE With certain regional exceptions, on the surface France appears to be regaining a normal life. Paris seems as gay as ever, but the black market has a firm grip on the country and only those who have the right kind of money and plenty of it can purchase the much needed commodities which are in short supply. However, the French government authorities believe they can continue to provide 2,000 calories daily

per person for the urban non-farm population.

BELGIUM By and large, the outlook for Belgium is perhaps the best for any European country. Save in the battle areas, around Liege and in southern Belgium where the Ardennes spills over from Luxembourg, which was the scene of the Rundstedt push in the spring of the year, there has not been extensive war damage. Brussels is one of the more normal cities of Europe and once you get away from the coastal port towns like Ostend, there is not much evidence that war has passed that way. Industrial activity is resuming and employment is consistently on the increase. The great problem in Belgium is more that of morale than of physical lack of supplies, although supplies are still very short. The black market thrives, and after five years of German occupation the moral tone of the country is greatly lowered.

LUXEMBOURG The steel industry of Luxembourg is the seventh largest in the world and is almost completely idle! It was left intact by the Germans, who obviously believed they would return, and was not bombed by the Allied air force, but today only two of the 176 blast furnaces can operate due to shortage of coal and coke. Most of it came from Germany and the German bridges across the Rhine are down; the inland transportation network is crippled. The threat of inflation and financial collapse is a very real one.

HOLLAND Of all northwest Europe, Holland is by all means in the worst condition. The seawalls have been repaired, pumping of the flooded land is in progress but it is estimated that the reconditioning of the inundated lands will not be completed for four or five years. There is virtually no meat in Holland, milk production is less than 60% of pre-war levels and distribution is complicated by lack of transportation. All this is bad, but what makes the Dutch people even more concerned is the moral effect upon their young people of six years of underground resistance training. Acts of vandalism and destruction, of trickery and subterfuge were regarded as acts of high patriotism during the war. Now they become civil offences. This problem to be sure is not confined to Holland; it is marked in all the occupied countries. In Holland, however, particular concern is being voiced regarding the effect of this pattern of behaviour upon their normally law-abiding citizens. No people in Europe have paid a grimmer price for liberty than have the Dutch. No people have borne their burden more uncomplainingly.

NORWAY Norway presents a less distressing picture. This will be a difficult winter but in many ways is likely to be less difficult than was the last year under German occupation. While most of northern Norway was laid waste by the Germans, and during the early spring of this year there was great suffering among its

population, one gets the impression visiting Oslo and the surrounding countryside in southern Norway, that the Norwegian people have their problems well under control.

DENMARK Denmark is the only liberated country in all of Europe that does not require the import of basic foodstuffs. It is the only European country in a position to export food, but must be provided with the means to achieve the production of food—feed grain, oil seeds, fertilizer, coal, agricultural machinery, automotive equipment and rubber. Danish surplus food products will help but will by no means begin to solve the problem of Europe's hungry millions during the months ahead.

CZECHOSLOVAKIA Compared with other countries Czechoslovakia will be relatively well off in regard to food supply; the average consumer will obtain 2,200 calories per day. Lack of clothing and coal plus a definite shortage of meats and fats will undoubtedly cause suffering, but, in contrast to most other parts of Europe, an excellent crop year has helped materially with cereals and vegetables. Rehabilitation is largely dependent on restoration of the transportation system, the provision of coal and rolling stock. At the time of the liberation Jan Masaryk told me that there were less than 100 trucks in serviceable use throughout all the country.

GREECE The tragedy of Greece cannot be put into words! There can be no doubt that this country, along with Poland, has paid the greatest price of all

the European nations. At the time of liberation, hundreds of thousands of Greeks were existing below starvation level. Despite the considerable volume of food sent in, the situation is still desperate. More than one-half million people are without shelter, transportation is almost completely disrupted, and nearly two thousand villages were either completely or partially destroyed. Sickness is widespread. Malaria, tuberculosis and venereal diseases have seriously increased.

POLAND Poland has been the scene of three major campaigns since 1939 and probably presents the worst food situation in Europe. During the occupation, the Germans deliberately used starvation as a means of reducing the Polish population and exterminating the Jewish population in particular. In 1942 alone, the Germans exported from half of Poland more than twice the amount of cereal exported from all of Poland before the war.

A profound health problem is presented by tuberculosis, typhoid, venereal diseases and dysentery, which are rampant. Hospitals have been destroyed and physicians lack almost every kind of supplies. 75% of the adults and 85% of the children are without shoes and the clothing shortage is in proportion. The sufferings of Poland, like Greece, cannot be estimated in figures and statistics. Poland's industrial plant is in ruins, the transportation system is shot to pieces and what little rolling stock remained was stolen by the retreating Germans. The damage to the

bodies and spirits of the people is indescribable.

JUGOSLAVIA Yugoslavia has suffered from the ravages of prolonged battle over the war years, air bombing, guerilla warfare, scorched-earth tactics, and the worst drought in twenty years. All areas of the country have been laid waste; one-seventh of the homes have been destroyed; one million have been damaged. A desperate attempt has been made to house the homeless population before the advent of winter; but despite everything that has been done, thousands still remain homeless and exposed to epidemics and privation.

Fighting in the most important grain-producing areas, prevented the seeding of the winter grain last autumn. Then the shortage of draft power, plows, seeds and fertilizer also impeded spring sowing, so that only 50% of the prewar wheat area and from 80% to 85% of the prewar corn area was seeded. In addition, devastation caused by the retreating and invading armies, sudden changes and uncertainties in government and land reforms, have all interfered with and reduced agricultural production and distribution, and then, to cap it all, the severe drought.

During the war, industry was entirely in German hands and was subjected to extensive sabotage from the guerilla movement. As a consequence industrial plant facilities are in bad condition. But the resistance movement in Yugoslavia was magnificent and without this assistance, the campaigns in the

Balkans would have been seriously handicapped.

ALBANIA There are about 40,000 homeless and despite the rigours of the Albanian mountain winter, all that we can hope to do is to house them *in tents* until the summer of next year. These people are existing on an average of 1,115 calories per day, and in the hinterlands, much less.

AUSTRIA Vienna with its population of almost two million is the saddest city of Europe. There is a hopelessness about the Austrian people which reflects the political situation at the time of the Nazi occupation. Forced into partnership with the Axis powers, the average Austrian now seems to lack that will to live and to reconstruct that is so apparent in the liberated countries. During the summer, the Viennese were existing on a rationed scale of only 800 calories per day and in consequence are rapidly being rendered unfit for even light labour.

ITALY Italy is impoverished. Years of warfare, internal upheaval, military operations, German demolition and Allied bombing, have left crucial shortages of food, clothing, medical services and shelter. More than one million people are homeless and about 500,000 are refugees.

The poorest harvest on record has aggravated the food problem. Current rations are woefully inadequate—900 calories per day—supplemented by perhaps 400 additional calories from the black market where possible.

GERMANY It is well nigh impossible to assess accurately the whole German situation. Her people have paid bitterly for their support of the Nazi machine. The entire economy of Germany has been shattered. Its cities are in ruins, its industrial plant for the most part lies in rubble or is badly damaged. The roads are crowded with refugees—women and children and the aged. There are no men in these hordes; they are still either in prisoner-of-war or labour camps, or are casualties.

It is most improbable that the total per capita supply from German resources for the non-farm population during the next six months will provide more than 1,000 calories per day. This level includes both rationed and unrationed foods, as well as what could conceivably be picked up from black market supplies. Practically every German city west of Berlin—and I am told a similar situation characterizes eastern Germany—is anywhere from 50% to 80% in ruin and rubble; and many of them are in excess of that. The prospect for the German civilian population during the next six months is grim beyond description.

After years of aggression in Europe, a terrible retribution has come upon them. Like the rest of Europe they must be helped to restore their lands, their homes, their peace-time industries. Countries are interdependent and disease and famine and epidemics know no barriers or frontiers.

Miss Moberly

"Quiet she lies, her kindly virtue proved". For more than a quarter of this century, Jessie Vera Moberly gave of her gentle strength and serenity in a quiet and magnificent service to more than a thousand little children every year. Through her agency passed all Toronto children in need of care, who were under four years of age, and of other than the Roman Catholic or Jewish faith. When she became matron of the Infants' Home, in 1918-19, it was housed in the large institution on St. Mary's Street. Legislation and services, affecting the care, protection and rights of children of illegitimate birth, were sketchy, inadequate and with little will or provision behind their actual implementing. Child abandonment and infanticide were high, the mortality rate of the "child of no man" over three times the normal rate. The Infants' Home was receiving many a dying babe, beyond their power to save, while frequently disease communicated itself to other little inmates with devastating death rates. Miss Moberly, with that energetic board member, Mrs. A. D. Fisher, turned the tragedy of the 'flu epidemics to glorious gain and became one of the pioneers in private home care of infants on this continent. When the 'flu placed the Home under quarantine and shut off admissions, private family homes were retained for the mounting applications. Miss Moberly being a nurse, meticulous note was kept of the progress and reaction of the two groups of infants. The comparative results in health, growth and development, in flexibility of service and in comparative cost, placed the merits of foster home care of infants and of young children beyond debate in the city of Toronto whence the demonstration had the widest and most enduring repercussions throughout Canada.

Miss Moberly possessed a marked power of adaptability, remaining director of the Infants' Home Services through the gradual change-over from an infirmary for which a nurse was a natural superintendent, to the executive head of an agency which became entirely a net-work of central office, clinics and field staff with her ambition, at least partially fulfilled before her death, of a unit for receiving and observation care.

Her humanity flowed in a gracious charm, a sincerity as clear and open as the steady gaze of her frank, blue-grey eyes. Wide as were her technical knowledge and practical experience, neither explained the quiet power she held and exercised in these later years. For nearly two decades she had walked daily with death tugging at a grievously damaged heart and, long ago had compounded alike with life and fear.

There was a happy sense of fulfilment in her going. She had seen her work carried to completion and thousands of lives retrieved in her ministering. In a few weeks she was retiring, confident and satisfied in the knowledge of a successor and staff, seized with her own fine and discerning sense of service. As the November twilight gathered in on the quiet Sunday evening, she said simply, "I think I'll turn out the light and rest."

About her death, as in her life, there was some indefinable quality, the pervading sense of calm and certainty of a woman, secure in her inner being and knowledge that peace attended on her spirit and would await her at the end.
C.W.

International Migration Services

RUTH LARNED,

Associate International Director, International Migration Service

Due to the many changes that have taken place in the European scene during the past months, the situation portrayed in this article, prepared for earlier publication, varies somewhat in detail from present conditions. It does, however, have permanent value in setting forth the immensity of the problems and the difficulties which have to be faced by both governments and private agencies and the part which social workers may be called upon to play in the rehabilitation work.

"**W**HERE did you live before the war?" was the question directed to a small boy of twelve years who, while war and terror still gripped France, was pushed across the Swiss border into that relative security assured by the neutrality of Switzerland whose people put humanity above requirements of legal admission in these times of unbridled cruelty. The boy's name was Joseph Raschid Wolf. He was alone. He did not know what had become of his parents or other kin. Without papers it became essential to establish his citizenship status else he might be without a country as well as parents.

When questioned as to his place of birth, he could only remember that he was born on a ship in the Mediterranean. Struck by the strange middle name he bore, Raschid, which sounded more Arabian than German or Jewish, a resourceful social worker pondered on the possibility that the name might bear some relationship to the unusual circumstances of his birth. Could it have been the name of the ship on which he was born? On the slim chance, inquiry

was made of shipping companies and it was found that the S.S. Raschid had indeed plied the waters of the Mediterranean in the very year of Joseph's birth, although it had since been sunk; that it operated under a British shipping firm; and that Joseph's birth appeared in the ship's records. Whereupon the British authorities declared that Joseph should be given British citizenship. He now has at least a country upon which to count.

This is just one small human incident sketched against the black background of millions dispossessed of home, family, country and means of livelihood—such a vast uprooting of people that in the words of Eugene Kullischer "it exceeds in stark tragedy any other event in modern history." Estimates differ but there probably were close to ten million displaced persons. They included *war fugitives* who left their homes voluntarily to escape military invasions, fleeing either to other parts of their own country or crossing adjacent borders; *evacuees*, moved by authorities for military reasons; *civilian internees* who were aliens

confined in camps for one reason or another; *labourers*, conscripted or recruited; *shifted populations*—whole colonies of German stock moved into Germany in pursuit of long range population policies, while colonies of non-German stock not wanted in Germany were moved out and their homes seized for the newcomers; *prisoners of war*, many of whom were demobilized by the Germans to serve as conscripted labor. Add to these the *refugees left over from the last world war*—some half million Armenians, Assyrians and White Russians who have never acquired citizenship status in their country of residence and sometimes not even full civil status; and lastly, the huge group of *potential refugees*, people “without a country,”—a number that is increasing rapidly through fear of return to existing political or economic conditions.

Repatriation Commissions set up by the Allied Governments checked the claim to citizenship so far as possible as the great stream surged forth onto roads often clogging them and slowing up military movement. The liaison officers of each nation appointed to handle their displaced nationals found themselves called upon to solve thousands of tangled problems. According to an interview reported in the *Herald Tribune* of New York on May 30, 1945, the chief of the liaison section of the displaced persons branch of Supreme Headquarters Allied Expeditionary Force admitted that the program was not working out in practice as

well as it had been planned in theory because of the complexity of the situation. There were many who for various reasons did not wish to go back where they came from. There were others who pretended to have a nationality they did not have. Still others wanted to take wives of a different nationality with them. For example, the marriages of one hundred and sixty Frenchmen to Russian women were not recognized by the Russian officials who wished to send the women back to Russia. Such cases had to go for decision to a higher authority. Some countries set up reception centers near their borders where their nationals might be temporarily sheltered and given medical attention to prevent the spread of disease and where closer scrutiny to the claim of nationality might be given. Reciprocal agreements between certain of the Western countries provide for the care of the nationals of both countries while in transit.

By July fifth it was reported by the *New York Times* that nearly 3,300,000 of those eligible had been repatriated from Germany and it was expected that the last repatriable one among them would be back in his own country or at least placed in charge of its representative by October. But *The Times* goes on to say “When this great task has been accomplished, there will still remain a hard core of ‘non-repatriables’ whose disposal will present a far more difficult and delicate question. . . .”

The United Nations Relief and Rehabilitation Administration has

had a great part to play in assisting the military in the mass repatriation program and in giving relief within the limits of its franchise and in the countries in which it could operate. In enemy countries it could assist only those enemy citizens who had been persecuted because of race or religion or their activities on behalf of the United Nations and in the repatriation of nationals of the United Nations and stateless persons. Western European countries have tended to insist that relief activities within their own borders should be carried on without the aid of UNRRA. However, by the middle of June it had sent missions of varying sizes into five countries—Czechoslovakia, Poland, Yugoslavia, Greece and Italy. In addition, UNRRA has given an increasing amount of assistance to S.H.A.E.F. in their jurisdiction over most non-repatriables in Germany. Eventually, probably in another six months, the jurisdiction may be assumed by the Intergovernmental Committee on Refugees, which has its seat in London with Sir Herbert Emerson as its executive officer and an American, Patrick Murphy Malin, as Vice-Director. The Intergovernmental Committee already has assumed responsibility for German and Austrian stateless persons in France and Belgium, in the area of relief, which would include maintenance grants, legal protection, revolving funds, retraining program, etc., and has secured approval to operate with stateless persons in Portugal and in Spain.

It is the stateless and potentially stateless refugees for whom no government has any responsibility who will need special help until they can be absorbed into the countries of haven or be resettled elsewhere. In an article entitled "Without a Country" which appeared in the *Survey Graphic* for March, 1945, Professor Joseph P. Chamberlain points out that to be without the protection of a government has wide implications in the modern world made up of national states. "For the international rights of any individual, such as they are, depend for their enforcement on the action of his home government." A stateless person then—whether formally denationalized by act of government or who through his own act has no country—is without the right to relief which most states provide for their own people when in want. Without a passport he cannot enter a foreign country; nor as an alien without protection of reciprocal treaties between governments is he entitled to the right to work, to benefits of workmens compensation and other social insurance laws, to equal rights of education for his children. The process of sorting out the repatriable from the stateless, of moving such huge numbers eastward and westward, of providing relief and other services for those who cannot immediately be moved has taxed the facilities of the military and official relief agencies, national and international, to the limit.

People on this side of the Atlantic do not realize the degree to

which communications and transportation have been disrupted. Anxious relatives write or telephone to voluntary agencies or official offices asking how to find a member of the family from whom they have been separated and who cannot be reached at the former home or transient address; how to send money, food, clothing or even a message after years of silence; or how to bring back wives and children who found it impossible to return from a visit to the land of their forebears before war cut off transportation. Great patience will be needed on the part of those related by blood or by ties of friendship who desperately wish to offer to their friends and kin homes, money and an opportunity to recover normal health and living but who will encounter many obstacles in doing so. Natural though it may be to expect the immediate return to normal facilities and comparative freedom of action, the chaotic situation and consequent obstacles to free planning and free choice need to be understood and interpreted by social agencies on this side of the Atlantic.

With all that relatives and friends can do when contact has been re-established, it is the refugees themselves whose patience and endurance is taxed to the limit, yet they are meeting the challenge. Significantly the UNRRA Bulletin for June records that the international character of its personnel, with their ability to speak various languages, is an invaluable contribution to their part in the work and that the knowledge of Euro-

pean habits has proved a great asset in the gradual establishment of order. It also records that "an interesting development in the work, which is bound to become more important in the future, is the use being made of the displaced persons themselves in the assembly center activities, although it is incorrect to say 'use is being made.' In many cases these people are vigorously organizing themselves to care for their own needs."

Important as is the structure for international relief, it by no means eliminates the need for voluntary agencies and their many and varied services. Their greater flexibility and their long experience make it possible for them to perform functions and to meet needs more quickly than can public agencies. Governmental agencies have perhaps been a bit slow to recognize this and still are unaware of the degree to which voluntary agencies—which have long been dealing with the problems of refugees and of families separated by legal barriers implied in political boundaries—could contribute to planning for constructive group or individual treatment. Believing, as all large governmental agencies must, that any such colossal displacement of populations and starvation conditions as exist today must be handled by mass methods, they have given too little attention to the supplementary services which must go hand in hand with mass movement or mass feeding. Case by case consideration will be the only basis for the solu-

tion of the problems of a large number of persons who constitute the residual group after the first millions have been restored to their home countries. Such registration as has been done to date by official agencies provides only the minimum information requisite for quick movement of masses of the "repatriables." It is essential to know much about the "non-repatriables" if they are to find homes and work, where they are or in other countries. A demonstration has been carried out with twelve thousand refugee families in Switzerland and, on a smaller scale, in a refugee shelter in the United States under the direction of an international case work agency with the co-operation of government departments in both countries and as the agent of the Intergovernmental Committee on Refugees. It has demonstrated how data can be secured, sorted by business machines, and thus made readily available general classification for use of governmental authorities and as a resource for the social worker whose help is needed in finding solutions if camps and reception centers are to be liquidated. Such an experiment should prove useful on a much wider scale and may avoid the waste of time and effort which would result from forms devised without tested knowledge based on long experience in handling problems in this field. The data thus gathered will need careful evaluation before a displaced or stateless person can be absorbed into the country of temporary refuge, readmitted to

country of former established residence, or resettled in a new country. It calls for skilful inter-country correspondence; a knowledge of laws, of employment opportunities, and of social work resources; and international personnel who understand the differences in educational systems, professional and trade training, work habits, and cultural attitudes.

Thus, as a necessary part of the picture, there emerges the need for international inquiry and case work planning between countries; the need for special services for the aged who cannot survive more moving; the need for vocational advice, for retraining or "refresher" courses for those who have lived in camps and have been unable to pursue their studies or keep up to date in the scientific developments in their profession or technical field of work; the need for re-establishment of ties with family or relatives and the exploration of possible plans for resettlement. Reunion of families is often difficult to achieve. Indeed it may even be impossible under the laws of either country of emigration or immigration. Members of a family are in many instances found to be scattered in four or five countries. In which country shall and can the family be reunited? Children who were torn from their parents have been hidden and disguised by courageous citizens during the period of occupation by the enemy, others have been surreptitiously smuggled across the border of a neutral country equipped with only a slip of paper giving

directions to a "Committee" or "Home." These children in foster homes have put down roots. Some of them have developed from children into adolescents or from adolescence into manhood or womanhood during the years of waiting. They have mixed emotions, they are mature beyond their years, they show to varying degrees the effects of their terrific experiences, they have their own ideas and plans for the future.

Relatives in countries comparatively untouched by, and even far removed from, the war are prone to insist that their plan to take these children who are more or less closely related to them is unquestionably the best plan. But experience has shown that the emotional drive of relatives, who naturally feel the urge to "stand by" the children of a "deported" brother or sister, should be weighed against the young person's desire to wait until he is sure that his father or mother has not survived "deportation", to go with others of his age to start life anew in a country where there is no anti-semitism, or to try out the new trade he has learned in an adjacent country which even temporary residence has made familiar to him. All these factors need to be taken into account and much planning for children as well as adults is being given this careful kind of consideration. Local agency workers are talking over alternative plans with relatives, exploring the probable advantages or disadvantages. With skillful interviewing the underlying motiva-

tions are often revealed. All of this is shared with the agency abroad which has the over-all responsibility of planning for these refugee children and, through a local agency in touch with them, the pros and cons of each plan is discussed with the foster parents and with the child himself.

There are great reservoirs of strength in both young and old on which to build for the future. Excerpts from two letters written by eighteen year old boys to relatives in the United States bear testimony:

"... From my dear mother I heard nothing since 1941. I hope that you are well and making your way all right. I hope that you are doing well in the Land of Unbounded Opportunity and I hope above all that you are not losing hope in the face of so much human misery. The lot of our dear ones is that of millions of our own people and of other nations too. We must not despair of their return."

"... I had some post cards from mother from Theresienstadt some time ago. She did not mention Poppa. I, myself, am learning to be a hotel cook and am well. In these days one must be happy if one has saved one's life and the clothing one stands up in. But now hope is re-appearing in the sky and everyone believes that the world of tomorrow will be a better one. But so many are dead and so much destroyed that we shall have to wait many years before things are normal again. I hope soon to be able to return to France. Perhaps I shall find my parents again and then make a new home in France, the land of freedom."

Mary Hurlbut put this challenge in the closing words of her paper, read to the National Conference

of Social Work at Cleveland, when she said:

"We should set the goal firmly that at no time shall people be lost sight of, their feeling, their family attachments, their capacities and plans. These are the sources of recovery. This goal appears less illusionary as we realize that the help refugees need from people of good will is not limited to what can be done by those who are sent overseas. The needed work must be done throughout the civilized world,

wherever good will and understanding for incoming foreigners can be fostered, in every community to which refugees will go, or where their relatives are found. Social work like government and science and industry has been learning the interlinkage of services needed in a world community. Just as a global network of energies and plans has created the engines of war . . . so we can each participate in building the network required to heal and restore human society."

ONE URGENT QUESTION

AFTER eight months of strenuous and varied work with displaced persons, one UNRRA Welfare Specialist has recently returned to the United States. She worked part of the time on loan to the JDC in the Paris office tracing relatives halfway round the world for the men, women and children newly liberated from German slave labor and concentration camps; she travelled with hundreds of those who were being repatriated, got their case histories, heard their stories and helped to solve some of their immediate problems. The following are two of the first-hand stories she brought back:

"Much as they need medical attention, food, a pair of shoes, a bath—these are not the first things called for by liberated victims of German cruelty. To bring back a glimmer of hope and renew the will to live for most of those I've met, the main thing is—news of parents, children, brothers, sisters, husbands from whom they have been separated and about whom they've had no word, no assurance of survival, for years. Their first questions concern the whereabouts, the welfare, the existence of loved ones."

"One day I was able to tell a little boy of about twelve years of age that his father was alive, we had traced his father and found that he was safe and well in Palestine. The child had been apathetic, he'd spent three years in a concentration camp. Upon hearing the news, he gasped—'My father? Alive?' I showed him the cable to prove it. Trembling from head to toe he took the cable, his face lit up, he turned to everyone around him repeating—'Did you hear that? I have my father. He is alive. This message proves it.' Our next step was to arrange for sending this boy to his sole surviving relative in Palestine. Before I left Paris that was accomplished."

"As soon as one French woman was repatriated she rushed to us for help in finding her daughter. She had been a slave laborer for the past two years. One day she and her husband had been taken by the Germans, but her twelve-year old daughter had happened to be away from home that day. For two years she had no way of learning what had happened to her child. She saw her husband die in Germany. She herself had turned gray, but she lived on clinging to the hope of one day finding her child.

"When we were able to give her the one piece of information she wanted most in all the world, we felt almost like workers of miracles. Her child was safe and sound in the south of France living with some distant relatives. Learning of the fate of the parents through friends in Paris they managed to take the child away with them. We quickly arranged for a train trip for this mother. Through tears of joy she murmured—'It's like being born again.'"

—UNRRA Office of Public Information, September, 1945.

The Dominion Plan for Social Security

MAUD FERGUSON

Information Services, Department of National Health and Welfare

ON August 6 news of the atomic bomb was announced by the Prime Minister to provincial premiers and other experts in Ottawa attending the Dominion-Provincial Conference on Reconstruction. The bomb, which heralded V-J Day, blasted reports of the conference off the front pages of Canadian newspapers and little has been heard of its deliberations since that date.

By the time this article goes to press, however, the veil of silence may have been lifted and the results of those August meetings disclosed. It may be known by then whether or not Canada will proceed along the road to reconstruction as one nation or follow that road in a cavalcade of nine provinces, some in the vanguard, others trailing far behind.

The Proposals of the Government of Canada presented at the Conference were published in a green paper-covered book which is available to everyone but it is doubtful if many people have done more than glance at the contents. They look dry. As one man remarked after reading the social security program as outlined: "This is really one of the most dramatic documents relating to human happiness ever prepared in Canadian history but it reads like the blueprint of a barracks room."

The contents of the book are heart-warming because its facts and figures provide the bones of a plan that has as its aim greater security for everyone in Canada. Today Canadians have Family Allowances and Unemployment Insurance. If the Dominion proposals are accepted by the provinces they will have nation-wide health insurance, a national system of old-age pensions and unemployment assistance along with greatly extended unemployment insurance.

As the Dominion plan was evolved within the structure of the present economic system, one of its four components is encouragement of private initiative and industry. Another component, however, is a carefully timed program of public works. The third is an extensive program of social security, which it is claimed will maintain consumer purchasing power, and the fourth is redistribution of taxing powers and revenues between the Dominion and the provinces.

Although this article is mainly concerned with the matter of social security, it must be remembered that the plans for it, outlined at the Dominion-Provincial Conference, form an integral part of the whole national reconstruction plan; that no one phase of the program can be successfully ap-

praised or carried through without the other three.

The whole scheme calls for the expenditure of a billion-and-a-half dollars a year. Asked in a Citizen's Forum broadcast if Canada could afford this, the Hon. Brooke Claxton, Minister of National Health and Welfare said: "We can't afford not to do it. The people of Canada can't afford anything which involves a return to the hungry thirties. We can't afford to have our resources undeveloped, our manpower idle, our sick untreated, our children hungry and our aged destitute."

The total reconstruction policy is levelled at the attainment of a high level of employment and income. In order to encourage and develop private industry, a number of measures have already been adopted. For instance, an Industrial Development Bank has been established and an Export Credit Insurance Act passed to extend trade abroad. Steps are being taken to extend research and apply the findings to primary and manufacturing industries. Farm prices have been underwritten and this gives a measure of security to the farming industry.

The carefully timed program of public works has, of course, to be based on available supplies and workers. As long as private enterprise is able to absorb the slack in manpower it is probable that little will be undertaken in the way of public works. It is intended that these will be developed to keep the employment level high and will include the building of better roads

and airports, better housing and hospitals, irrigation projects, reforestation works, flood control, etc.

Although community planning lies within the jurisdiction of the provincial governments it is suggested that federal financial assistance could be given to facilitate the erection of public buildings, provided the work is undertaken to fit in with the Government's whole reconversion program.

Discussion of the government's economic policy inevitably leads to introduction of the phrase "Budgeting for the cycle". This means that instead of making the national budget balance over a 12-month period, there will be periods when taxes will be cut to encourage investment and spending and other periods when the government may introduce heavier taxation in order to discourage spending. All this will be done to keep the national income stable and employment at a high level.

It is obvious that to carry out plans of this kind the Federal Government needs to have a certain amount of control over taxation. During the war, the provinces voluntarily gave up certain taxing rights in the interest of the national war effort. They are now being asked to continue this policy—that is, to permit one tax levy to be made on personal and corporation taxes—in the interest of national unity and general prosperity.

Under the British North America Act the federal government al-

ready has the right to undertake such taxation but in asking that the provinces leave the field open to it, it is endeavoring to avoid the possibility of double taxation. In return for this the federal government proposes to give to each province an annual payment of approximately \$12 per capita to offset the potential revenue they will give up under the agreement. This payment of a proportion of the tax to the provinces is intended to assure de-centralization of control on which the Dominion federation is based.

It is pointed out that under the pre-war system of taxation, progressive legislation was inevitably developed unequally. It was possible, for instance, for the Province of Ontario or Quebec with their extensive sources of income to forge ahead with a program of social services if they so desired, while provinces without these income sources necessarily lagged behind. By streamlining the tax system it is hoped to equalize opportunities in all parts of the country. If the provinces agree to the Dominion proposals their decision will not be irrevocable. They are asked to try out the system for three years.

The concrete benefits which the federal authority promises to put into effect through acceptance of its plan by the provinces will be a nationwide system of health insurance, a national system of old-age pensions, the enlargement of the Unemployment Insurance Act and the introduction of federal unemployment assistance.

Health Insurance

Years of research and planning have gone into the health insurance scheme outlined in the Dominion Proposals. It is now suggested that the plan be attained in stages and that it be accompanied by provincial health grants. These grants are to be made on the understanding that certain standards of service be maintained in each province.

The federal authority is offering a grant for planning and organization and financial assistance in the construction of hospitals. Grants are also offered which are earmarked for special work in the field of public health, tuberculosis control, mental health, venereal disease, crippled children, civilian blind, public health research and professional training.

It is suggested that in the first stage of development, health insurance will provide general practitioner service, hospital care and a visiting nursing service and it is estimated that this would cost the federal government \$70 million and the provincial governments \$45 million.

Ultimately it is suggested that medical services will be added including consultant physicians and surgeons, private duty nurses, dental care, laboratory services (blood tests, X-Rays, etc.) and the supply of certain pharmaceuticals such as drugs, serums and surgical appliances.

It may be seen that even if the Dominion Proposals are accepted, it will be some time before a complete system of health insurance

can be put into effect. However, it is required that the first stage—the establishment of general practitioner services, hospital care and visiting nursing services, be put into effect within two years by each province receiving grants.

Old Age Pensions

The development of medical services will, if anything increase the need for better care of the aged as the application of new findings in the field of health contributes to longevity. Already the present system of old-age pensions is outmoded and the need for reorganization is widely recognized.

Currently, old age pensions are administered in Canada by the provincial governments with the federal government paying 75 per cent of the net cost of all pensions paid. The pension is payable at the age of 70 years and only in cases of need and is reduced by the amount of the pensioner's private income in excess of \$125 a year. The maximum amount to which the Dominion contributes is \$25 a month but it has no jurisdiction over administration. Some provinces have increased the amount of the pension to \$30 a month.

Under the new scheme it is suggested that \$30 a month be paid to everyone at the age of 70 years regardless of their financial circumstances. Payment of an old-age pension without the means test would in no way bear the stigma of charity and would free everyone from the fear of destitution and also from the fear of being completely dependent on their

family, a situation many elderly people find deeply humiliating.

Persons would be eligible for the pension who had resided in Canada for a total period of 20 years since the age of 18, including a period of three years immediately preceding the date of application for a pension.

As the pension would be regarded as taxable income, part of the amount would be paid back to the government by those persons having incomes of taxable size.

It is further suggested in the Dominion Proposals that assistance be provided those persons who are in need between the ages of 65 and 69 but that this should be dealt with by the provinces, the federal government contributing only 50 per cent of the cost—that is to say, 50 per cent of the cost up to \$30 a month.

It is emphasized that while the federal authority would enter the field of Old Age Pensions financially, continuance of provincial welfare services would be very necessary. Special care and consideration is needed by the aged and provincial and voluntary welfare agencies would, it is hoped, find their task easier with old age pensions paid to everyone.

Unemployment Assistance

Every welfare agency in the country which has been in operation for ten years has experienced the problems arising out of unemployment relief, and a reconstruction plan which did not include methods of dealing with un-

employment, should it arise, would necessarily be regarded with cynicism. However, the Dominion Proposals do discuss this problem.

Under the existing Unemployment Insurance Act of 1941 approximately 2,300,000 wage and salary earners are covered by unemployment insurance, according to the report. However, workers paid on a monthly or semi-monthly basis earning more than \$2,400 a year are not covered, nor are domestic servants, certain government and office employees, farm workers and persons engaged in some seasonal occupations. It is now proposed that the Act be widened to embrace all employed persons in so far as that is possible.

Under the Act, the insured person can collect insurance if he was employed for 180 days within the two years immediately preceding his claim for benefits, provided no work is available for him similar to that in which he was previously employed. Roughly speaking, one week's insurance is paid for approximately five weeks' work and a man or woman employed for a full year can draw unemployment insurance for about 10 weeks.

It is now proposed that the federal government augment this unemployment insurance with unemployment assistance. Persons with a previous record of employment but not covered by insurance would be paid a flat rate of unemployment assistance if they are unable to get work. Insured workers would be put on to unem-

ployment assistance after their full insurance benefits run out. In that case they would be paid at the rate of 85 per cent of the amount of their insurance payments.

It is stated that unemployment assistance will be paid up to a period of two years. It is maintained that a man or woman who is still unemployed at that time can in all likelihood be regarded as unemployable at which time responsibility for him or her is to be assumed by the provincial authority. The federal government is assuming no responsibility for unemployables, who will remain under the care of province and municipality.

* * *

This completes the federal government's social security proposals—health insurance, old-age pensions and unemployment assistance. It is difficult at this point to evaluate them from the standpoint of practical application. One thing, however, is clear: the financial responsibility of provincial and voluntary welfare agencies would be considerably lightened under the proposed system. Undoubtedly flaws will appear should the plan go into operation. This is to be expected. Modifications and adjustments will be necessary in any plan of this magnitude and the co-operation and advice of workers in the field of welfare will be essential if Canada fulfils the promise of today and becomes a leading nation in the realm of social legislation.

Community Chest Campaign Results

Twelve of the twenty-six fall campaigns reached their objective. A fact which is not apparent with respect to those cities which did not reach their objective is that a number of them, in spite of falling short of one hundred per cent, collected more money this year than in 1944. These campaigns are: Hamilton, Sarnia, Saskatoon, Toronto and Winnipeg.

End-of-the-war reaction caused the campaigns to be slow in gaining momentum and continuously rainy weather prevailed in almost every community at the beginning of the campaigns which presented difficulties for even the most enthusiastic and determined canvassers.

1945 COMMUNITY CHEST CAMPAIGN RESULTS

CITY	No. AGENCIES	CAMPAIGN OBJECTIVE	AMOUNT RAISED	% OF OBJECTIVE
Cornwall United Welfare Fund.....	7	\$ 14,925	\$ 15,000	100.5%
Edmonton Community Chest.....	28	100,000	103,505	103.5%
Fort William Community Chest.....	7	24,678	24,678	100.0%
Halifax Community Fund.....	20	116,000	116,000	100.0%
Hamilton United Home Front.....	27	216,061	203,925	94.0%
Hull Federated Charities.....	10	25,000	20,500	80.0%
Kingston Community Chest.....	12	42,000	42,000	100.0%
Lethbridge Community Chest.....	14	40,500	44,175	109.0%
London Community Chest.....	13	115,000	110,000	95.6%
Montreal—Welfare Federation of				
Montreal.....	30	1,021,000	925,000	90.6%
Combined Jewish Appeal.....	5	650,000	651,289	100.2%
Federation of Catholic				
Charities.....	24	225,000	227,796	101.2%
Niagara Falls—Greater Niagara				
Community Chest.....	7	25,000	20,357	81.4%
Ottawa United Welfare Campaign.....	27	247,200	219,254	88.7%
Port Arthur Community Chest.....	11	30,000	32,000	106.6%
Regina Community Chest.....	14	40,000	43,561	108.9%
Saint John United Services Campaign..	8	70,500	70,794	100.4%
St. Thomas—Elgin Home Services.....	5	13,000	12,200	93.0%
Sault Ste. Marie United Welfare Drive..	6	27,000	22,500	83.3%
Sarnia Community Chest.....	6	20,000	14,700	73.5%
Saskatoon Community Chest.....	16	48,000	41,057	85.5%
Sherbrooke Charity Campaign.....	11	20,000	23,104	115.5%
Toronto United Welfare Chest.....	69	1,776,904	1,643,000	92.4%
Vancouver—Community Chest of				
Greater Vancouver, Catholic				
Charities and Citizens'				
Rehabilitation Council.....	54	575,000	521,090	90.6%
Victoria—Community Chest of				
Greater Victoria.....	20	83,000	81,200	97.6%
Winnipeg—Community Chest of				
Greater Winnipeg.....	26	395,000	381,835	96.7%
TOTALS.....	477	\$5,960,768	\$5,610,520	94.2%

The Wagner - Murray - Dingell Bill

J. H. CREIGHTON

Chairman, British Columbia Old Age Pensions Board

Some comments on U.S. legislative proposals

THE original American Social Security Act of 1935 was hailed at the time as the most significant development in the public welfare history of the United States for one hundred and fifty years. Excellent as that legislation was, however, it was soon found to have defects therefore amendments have since been made from time to time. These had all been more or less of a minor nature until May 24 of this year when an amending bill of outstanding importance was presented to Congress. It is officially entitled "The Social Security Act Amendments of 1945" but is known more familiarly as the "Wagner-Murray-Dingell Bill" because of its sponsors.

This Bill would be of wide interest in Canada at any time but it will be perused with special interest at this particular time in view of the deliberations of the recent Dominion-Provincial Conference. As it is a lengthy Bill of 185 pages no attempt will be made here to analyze it in detail but it is felt that the following features are particularly topical for Canadians:

COMPREHENSIVENESS

The Bill appears to represent an attempt to fill the gaps in the coverage of the original Act and to supplement and improve it suffi-

ciently to give the United States an all-inclusive, well integrated, "cradle to the grave" plan of social security comparable to the Beveridge plan proposed for Great Britain. This will no doubt give food for thought to those who share in the working out of any social service plan for Canada which may result from the Dominion-Provincial Conference and cause Canadians generally to look closely at their plan to see whether it, too, is sufficiently comprehensive and integrated.

HEALTH AND MEDICAL CARE

In this field in particular the Social Security Act of 1935 left many gaps. These are well closed by the amending Bill which provides, among other things, for grants and loans for construction of health facilities; grants to states for public health services; grants to states for maternal and child health and welfare services and a prepaid personal health service insurance with extremely wide coverage and benefits. The extent of the provisions is so great that an adequate analysis cannot be attempted here but Canadians will do well to study them closely. Social service administrators in particular will be interested to note that prevention and cure are brought under this Bill.

THE INSURANCES

The new legislation contemplates the development of a single, integrated, social insurance administration under the Social Security Board to manage health insurance, unemployment insurance, temporary disability insurance, and retirement, survivors' and extended disability insurance. In other words, all the insurances would not only be administered at the federal level but would also all be administered by the same agency at that level. Canadians will be asking whether such a plan of administration would be suitable for this country. Our federal government already administers unemployment insurance and apparently proposes to administer the projected contributory old age insurance scheme. Should the same federal agency administer both of these insurances? Should health insurance be administered at the provincial level as at present planned or should it also be administered federally as the new Bill proposes it should be in the United States?

THE ASSISTANCES

Under this heading the new United States Bill would encourage but not insist upon elimination of the categories by state and local governments. Preferably, according to the Bill, aged persons, dependent children, blind persons or other needy individuals not covered by one of the insurances would receive generalized assistance. Though the Bill would not make generalization compulsory it does insist in the interests of economy

that within each locality one agency administer all the categories if the categories are retained. This reminds us that the problem of categorical versus generalized assistance confronts us in Canada also. It would seem advisable for us to decide soon whether to keep on adding to the number of categories or move in the direction of generalization.

The Bill makes federal aid to the states dependent upon elimination of residence and citizenship requirements. Considering the history of American social assistance this sweeping away of "local settlement" and "state residence" is one of the most significant features of the proposed legislation. It is noted that our federal government makes one move in this direction in the proposals made to the provinces at the Dominion-Provincial Conference. It asks that in respect of the projected old age assistance for persons from 65 to 69 years of age the provinces agree to elimination of the barriers of provincial residence and require only Canadian residence. No suggestion seems to have been made that the citizenship requirement be eliminated.

Another interesting feature of the new American Bill is that which proposes variable grants to the states. Grants-in-aid would be graduated in part at least according to the varying needs and resources of the several states rather than on a flat rate or percentage basis. To the extent that Canada embarks upon a system of federal grants-in-aid to the pro-

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Limitations of Unemployment Insurance

ERIC STANGROOM

Special Assistant to the Deputy Minister of Labour

THERE is a growing tendency to look upon any social insurance structure as a building into which can be pushed the toys of social security dreamers. Amateur economic architects yearn to add their gew-gaws and twiddlings to the general architecture, and complicated economic jig-saw puzzles labelled 'Redistribution of income' and 'Subsistence Minimum for All' are left about for the unwary to trip over.

Of all the social insurances, this tendency is most conspicuous in unemployment insurance, where some passing acquaintance with its design is most common. Unemployment insurance is intended to house and protect specified types of wage-earners against a limited and defined group of disturbances in the economic weather; it is not a general hospital equipped to deal with all the ills that beset an individual in modern society.

The framework of unemployment insurance is similar to that of all forms of insurance, commercial or social, in the three main elements of its design: insurable interest, relation of the indemnity or benefit to the loss, and moral hazard. The details of various insurance structures are adapted to their special functions, but these three elements are common to all.

If a person is likely to suffer a financial loss by the happening of

a certain event, his interest in such an event can usually be made the subject of a contract to indemnify him for the loss or a part of it. This insurable interest in a contingency is built around the payment of a premium or contribution by the individual related to the extent of his interest, calculated to be sufficient, when pooled with other premiums and contributions, to create a fund of reasonable stability.

For instance, the extent of one's financial interest in a house can be made the subject of an insurance contract which would indemnify against loss by fire. The premium paid relates to the extent of one's interest, and is pooled with other premiums from similar contracts to ensure solvency.

Under unemployment insurance, the insurable interest is related to one's financial interest in employment. A record of actual employment (as disclosed by the payment of contributions), balanced by past claims made to indemnify against losses due to unemployment, may be taken as a reasonable measure of the extent of this insurable interest.

This blueprint of the insurance framework marks the limits on the types of persons who can be protected by the unemployment insurance structure, and on methods of financing their protection.

In the first place, there must be an employment relationship that can be identified, recorded and checked; loss of employment must be involuntary, not by quit or strike; and there must be financial loss during the idle time. The equivalent under fire insurance would be proof of equity in a house, and an accidental fire resulting in financial loss.

The requirement that there must be an individual premium or contribution to identify the insurable interest rules out any attempt to finance the benefits of an insurance structure by funds from general taxation. In all cases where this has been attempted, some form of means or needs test has been found necessary in order to determine eligibility and 'interest', and to prevent open fraud.

It might be noted also that the amount of contribution or premium in all forms of insurance is never related to 'ability to pay' but to the extent of the insurable interest, and to what is necessary, together with a number of similar contributions, to ensure financial stability.

The principle of ability to pay is reasonable for purposes of general taxation, but it is no more sound to base insurance contributions on this principle than to grade life, fire or burglary insurance premiums on the personal wealth of the contributor.

The second main element in the design of the insurance framework is the relationship between the value of the indemnity and the loss sustained.

If a fire occurs while a house is in process of construction, the indemnity paid is something less than the value of materials and labour in the structure, and makes allowance for the value of any parts salvaged. To pay more than the amount of loss sustained, would be a rather obvious way of keeping fire brigades busy.

Similarly, in a sound unemployment insurance structure, the benefit paid never exceeds the amount of earnings lost, and only permits any incidental earnings received during unemployment to reach a small total before taking them into consideration.

Under the Canadian Unemployment Insurance Act, the rate of benefit may be as high as 88% of average earnings, in the low wage groups: this percentage decreases as earnings rise. To pay more than the amount of earnings lost would be to invite malingering, to put an end to the natural mobility of labour, and to create a leaking fund most difficult to replenish by contributions.

In the same way, to pay benefit for an indefinite duration, would be to leave as claimants persons who had long since lost any place in the employment framework, and who, in fact, had long since exhausted any insurable interest. Unless evidence of a reasonable amount of fairly recent employment is demanded, those who had no need or desire to work could remain on benefit, at the expense of employed contributors, by being just sufficiently unpleasant to any potential employer as to make

sure they were not hired. Wage-earning employment is a means to an end, not an end in itself. If the end can be achieved by easier means, and as of legal right—if the pie is placed on one's windowsill—no objection can be taken if full use is made of it.

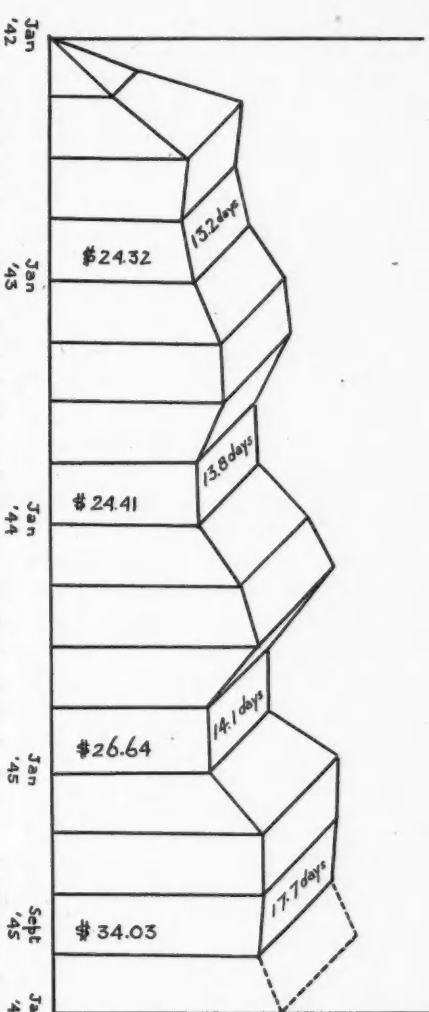
The following diagram shows how the amount and duration of benefit received by actual claimants has grown. The maximum benefit for which any insured person can qualify is \$748.80 spread over 52 weeks.

The third element in the design of the insurance framework can best be described as the moral hazard.

It is never desirable to cover an insurable interest in full—to leave no incentive to avoid claims. For instance, in automobile insurance, minor claims are eliminated not only to avoid excessive administrative costs, but to ensure the continuance of ordinary forethought and care.

In commercial insurance, consideration of the moral hazard is seen in the selection of persons and risks to be insured. In social insurance, where selected coverage on grounds of moral hazard is not possible, and "bad" risks as such ought not to be excluded, proper safeguards against fraud are essential.

Actually moral hazard—apart from selected coverage or "bad" risks—has to be guarded against in the framework of social insurance. For example, in sickness insurance a long period following entry, or re-entry, is required before full



benefits are available. In the meantime there are quite limited benefits.

The design of a scheme of social insurance should be such as not to invite people to enter specifically having a claim in view, as would be the case under both unemployment insurance and sickness insurance if any substantial benefit

were available after a too short period in insurable employment.

Here, a direct relationship between the amount of contributions and the value of the benefit generates a demand for efficient service, acts as a self-policing device, and restrains clamour for extravagant expenditures.

Some forms of commercial and social insurance, in their endeavour to eliminate or reduce factors of financial instability, lend themselves to the application of actuarial techniques: for example, life, pension, and unemployment insurance. These techniques are not applied to insurance against property losses, such as fire or marine insurance.

Considering the number of different elements which are pressed together in the employment mould, it is encouraging to find that definite patterns and contours emerge. And yet such elements as irregularly employed dock workers, elderly odd-job men, married women who must work to supplement family income or who may work if something attractive is offered, and persons who are paid large commissions for infrequent sales, are part of the mixture.

Most wage rates are influenced by the relative stability of the employment, higher rates being paid where loss of time through weather or other conditions might reduce the number of days of full employment. It is not the function of unemployment insurance to subsidize these wages by attempting to indemnify for time lost where there is no unforeseen financial loss.

For the protection of employable persons who exhaust their right to unemployment insurance benefit, the Federal Government has proposed (to the Dominion-Provincial Conference on Reconstruction) the erection of another social security structure under which Assistance payments at the rate of 85% of unemployment insurance benefit would be made, subject to applicants being dependent on employment for a livelihood or not having an adequate income independent of employment. A person who received these payments for two years would normally cease to be a federal responsibility, and would be required to seek the protection of the provincial and municipal authorities.

Once the limits of the protection provided by the unemployment insurance structure are fully understood, its strength within those limits can be better appreciated. To those wage-earners who can properly be housed within its framework and who then suffer involuntary unemployment, there is an assurance of cash payments related in amount to previous earnings, and in duration to previous employment history.

Churchill, in 1909, saw clearly the significance and value of this form of protection:

"If I had to sum up the immediate future of democratic politics in a single word, I should say 'Insurance' . . . By sacrifices which are inconceivably small, which are within the power of the very poorest man in regular work, families can be secured against catastrophes which would otherwise smash them up forever."

Means to encourage a higher standard of living should be explored at all times. In any period of depression, the maintenance of purchasing power is recognized as essential: lack of it will accelerate the downward movement of the business cycle. Redistribution taxation is part of modern fiscal policy. Destitution anywhere induces destitution everywhere. On these pivots will social and economic changes turn.

Unemployment insurance is not designed or built to bring about those changes. In so far as cash payments to indemnify persons suffering loss of earnings through involuntary unemployment will assist them, an unemployment insurance structure, on pure and uncluttered functional lines, can be an inspiration to architects of other social and economic structures of equal importance in their own special field.

Oeuvre Familiale et Assistance aux Vieillards

FRANCOISE MARCHAND, *Directrice-adjointe,*
Bureau d'Assistance Sociale aux Familles, Montréal

UNE oeuvre familiale qui s'occupe aussi des vieillards? Mais pourquoi; après tout, à leur âge, ces pauvres vieux doivent s'entendre et leur longue expérience de la vie leur a sûrement appris ce qu'ils doivent faire ou éviter pour gagner le ciel? Quant au domaine pécuniaire, ils ont leurs rentes ou des enfants qui se chargent de les faire vivre! Voilà probablement les réflexions qui vous passeront dans la tête en voyant le sujet de cet article.

Eh bien, oui, les vieux ont besoin des services d'une oeuvre familiale tant au point de vue social que moral et pécuniaire. Nos gens ont tant de difficultés pour gagner leur vie et atteindre la vieillesse qu'ils s'isolent sans trop s'en rendre compte; ils se font peu d'amis; leurs enfants s'éloignent pour s'établir et fonder leur famille, et les vieux, devenus incapables de se

tirer d'affaire, s'ennuient, n'osent parler de leurs difficultés; quelques-uns se sentent même complètement perdus dans le tourbillon de la vie moderne dont ils sont tout à coup devenus les spectateurs. Ils ne connaissent pas leur voisin de gauche, sont à la gêne avec celui de droite; ils s'enfoncent dans la solitude et deviennent moroses et pessimistes. Ils se sentent inutiles, oubliés de la société et par conséquent en deviennent les membres morts alors que leur vieillesse pourrait si bien être employée à des travaux appropriés à leur force et qui leur permettraient en même temps de profiter d'un repos bien gagné. Plusieurs finissent par se croire persécutés, alors qu'ils sont simplement ignorés et sans intérêt pour la majorité des gens.

Ils se présentent aux oeuvres familiales ordinairement pour assistance, ne sachant pas que là, on

est aussi préparé pour leur donner l'attention, la sympathie et plus, la compréhension dont ils ont besoin. C'est comme cela qu'on les connaît!

Ils viennent demander du secours pour le loyer, la nourriture, les frais d'entretien de toutes sortes, le transport auprès de leurs enfants; quelquefois c'est de l'argent pour acheter des vêtements propres pour la messe du dimanche ou pour se présenter devant un nouvel employeur dont ils espèrent beaucoup.

Certains d'entre eux ne veulent pas aller vivre dans une institution; ils sont habitués à leurs vieux meubles, à se sentir libres de leurs actions et ils tiennent désespérément à cette indépendance qui nous semble bien relative à première vue, mais qui ne l'est pas en réalité; pour eux, cela résume tout.

C'est facile de leur parler à ces vieux, qu'ils soient rébarbatifs et sceptiques ou larmoyants et quémandeurs, car c'est la vie qui les a faits ainsi et la nature humaine est bien là sous les rides et les cheveux grisonnants. Ils sont surpris de constater qu'on se donne la peine non seulement de parler avec eux mais de jaser aussi, de leur montrer notre admiration pour leur façon de surmonter les difficultés passées; ils sont bien inconscients que les auxiliaires sociaux cherchent à leur redonner confiance en eux-mêmes en ravivant leur fierté pour leurs succès passés et en leur indiquant ce qu'ils accomplissent encore chaque jour.

Là ne se borne pas le travail à accomplir auprès de ces vieux clients, il s'agit de leur faire accepter sans rancœur leur faiblesse actuelle car pour la plupart d'entre eux, ils subissent leur sort mais n'y sont pas résignés; chez d'autres, il faut préparer le retour à l'Eglise, car ils l'ont oubliée ou l'on mal connue et elle peut leur apporter tant de consolation.

Tenez, voici une illustration simple qu'avec peu on peut faire beaucoup. Deux vieux, sans enfants, dont l'un seulement recevait la pension de vieillesse, (soit \$20 par mois, alors) vivaient côte à côte dans un taudis et étaient bien malheureux. Ils se croyaient persécutés par les voisins, les étrangers, et osaient à peine sortir pour aller aux provisions. Un jour, une dame charitable de la paroisse entendit parler par ces mêmes voisins et rapporta le cas à l'oeuvre familiale, car elle trouvait pitoyable de voir ainsi ces vieux si misérables. En allant les voir, l'auxiliaire sociale apprit qu'ils étaient originaires du bas du fleuve, et qu'ils craignaient une chose: mourir en ville. Cependant, comme ils jugeaient ce plan irréalisable, ils en étaient venus à ne rien oser demander à personne et à croire que leur entourage était hostile. Quand tout ceci fut éclairci, l'auxiliaire sociale eut vite fait de communiquer avec les cousins habitant le village natal et vérifier si un tel plan était pratique. Un peu plus tard, si rapidement que les vieux ne pouvaient le croire, les billets étaient achetés, les vieux meubles ficelés, les paquets prêts

et les vieux, assis sur leurs hardes, attendaient sur le quai de la gare, et sept heures à l'avance, le train qui devait les ramener au pays de leurs amours. Ils refusèrent de déjeuner au buffet de la gare, de peur que le train ne s'ébranla en leur absence. La meilleure récompense pour l'auxiliaire sociale était de voir les larmes de joie couler tranquillement sur leurs joues ridées. Ils se voyaient à bêcher un petit jardin et à organiser leur vie. Le peu d'argent dépensé en valait la peine d'après la lettre de reconnaissance qui parvint à l'oeuvre quelque temps après leur arrivée.

C'est un cas parmi tant d'autres; tous ces vieux ont besoin de se sentir sur un terrain connu; ils ont besoin de sécurité et peut-être plus que d'autres, de sécurité financière. Il s'agit donc de calculer avec ce dont ils ont besoin et de le leur procurer de façon continue et sans détruire leur indépendance; il est peu probable en effet que leurs circonstances changent et il n'est plus question pour eux d'oncle

d'Amérique! Tout ce qui peut se produire, c'est l'arrivée de leur 70 ans qui leur donnera droit à la pension, mais ils ont souvent plusieurs années à attendre car nos gens sont vieux prématurément; ils travaillent dur et ne savent pas se reposer au bon moment.

Ils ont donc besoin d'une épaule secourable qui les rapprochera de leurs enfants s'ils en ont, qui leur donnera l'encouragement et l'assistance requis, et tout cela est du domaine d'une oeuvre familiale.

THE WAGNER-MURRAY-DINGELL BILL . . . Continued from page 24

vinces it will be interesting to note whether this principle is followed here. Such a plan could achieve in a measure the purposes of the "national adjustment grants" proposed in the Rowell-Sirois Report.

Copies of the Bill may be obtained by writing to the Superintendent of Documents, Washington, D.C. The price is 35 cents.

MONTREAL SCHOOL OF SOCIAL WORK

BY ACTION of the Board of Governors and Senate of McGill University, the Montreal School of Social Work re-becomes a part of the University, the plan to be retroactive to October of this year. It will be placed in the Faculty of Arts and Science.

In 1918 a School of Social Work was founded in Montreal and up to 1932 was conducted by McGill when, as a result of the depression, the University discontinued its financial support. The responsibility for meeting the great need for trained social workers was then assumed by a private Board of Trustees and the School continued its work, and for the past twelve years has operated under the Directorship of Miss Dorothy King, M.A., granting diplomas to graduates of recognized universities. The Montreal School is now a member of the American Association of Schools of Social Work, the accrediting body for graduate schools of social work on this continent.

Institutes and Conferences

The Canadian Institute on Public Affairs

Reported by A. MURDOCH KEITH

ONE OF the best features of The Canadian Institute of Public Affairs is the variation in program from year to year. It shows the astuteness of the planning committee in judging the interests and the temper of the times. This year's session, which was as usual held in the delightful, informal setting of Geneva Park, Lake Couchiching, Ontario, was notable for a lack of argumentativeness. Most people, not experts in international affairs, have been too busy to keep abreast of developments, and the need this year was for information and analysis.

Canada at San Francisco

Naturally, one of the keenest topics before the Institute was the Charter of the United Nations as written at San Francisco. Two members of the Canadian delegation, Mr. Gordon Graydon, M.P., and Mr. M. J. Coldwell, M.P., as well as Hon. Paul Martin, the Secretary of State, were present at Geneva Park to discuss this important development. It became evident from the remarks of these three speakers, and those of Miss Elizabeth Armstrong, a member of the American Secretariat at the Conference, that Canada is playing an increasingly important part in world affairs. This is partly because Canada is trusted and partly because we have been putting forward definite, well-thought-out suggestions which are of such a constructive nature that they command support. The most outstanding example of this at San Francisco, was the almost complete re-writing of the out-

line for the Economic and Social Council by the Canadian Group.

It was agreed that the new organization was imperfect, but the delegates were definite in stating that without the compromises in the Charter, there would have been no Charter. The defects of the World Organization were thoroughly discussed at the Institute but it was pointed out that even in the major difficulty, the veto, the Charter is better than the Covenant of the League of Nations, where any one nation had the power of veto.*

One of the great disadvantages of the Covenant was the fact that only after a war started could the League take any action. Under the Charter, long before overt acts take place the Economic and Social Council, and the International Court of Justice can be factors in preventing wars and the Security Council can take punitive steps. There was, of course, some interesting speculation as to what would have been the course of the conference and the form of the Charter if the atomic bomb had been a factor, because this will be likely to change the relative importance of small and big powers.

Europe Today

The shifting scene in Europe was of engrossing current interest and particular emphasis on this was given by

*Under the new Charter, on all except routine (procedural) matters, a decision can be made only by a vote of seven out of the eleven members of the Security Council, including the five permanent Great Power members: The Republic of China, France, the Union of Soviet Socialist Republics, the United Kingdom of Great Britain and Northern Ireland, and the United States of America.—Editor.

Dr. Frank Monk in an address early in the conference. Dr. Monk, who is a native of Czechoslovakia has been in America only a relatively few years and is Dr. Harry M. Cassidy's successor as Director of Training for UNRRA. In emphasizing the changes which have already taken place, he pointed to the political vacuum in the middle of Europe created by the disappearance of the German State, the different political developments of Eastern and Western Europe, the lower standard of living and the feeling of insecurity caused by fear of a rebirth of German militarism and a fear of disunity among the Big Five. Plans, however, for the rebuilding of Europe are as yet so nebulous that the outlook for the next few years is very disturbing. The Economic and Social Council of the United Nations is not yet functioning, the International Bank is not expected to participate until conditions settle down and there is no agreement between Russia, Britain and the U.S. as to possible plans to assist Europe. Food for this winter is so scarce that starvation in some sections is inevitable and all this contributes to unrest.

Canada at Home

The attention of the Institute, of course, was not focused wholly on international affairs. One of the outstanding addresses in the domestic sphere was given by Mason Wade, an American, who for the past five years has been commissioned by the Guggenheim Foundation to study the French people in America. This study included the two million in the United States, but his address was confined to Canada. He emphasized many of the historical developments in French Canada, and pointed to the many positive factors in Quebec which are making for a better international understanding and for a better basis

of Canadian unity unless these are defeated by critical attitudes on the part of the rest of Canada. He emphasized the changes taking place in Quebec in the urbanization of the population, in industrialization, education and literature.

The necessity of Canada taking an interest and accepting new responsibilities in the Pacific area were pointed up in a talk by Miss Gwendolen M. Carter of Smith College who also led a daily Round Table, on Canadian-American Relations. Canada will need to take her place in all development in the north Pacific where she is the only representative of the Commonwealth. Canada's dependence on foreign trade was clearly outlined by Stuart Armour of Toronto when he showed how three out of every eight Canadians are employed in the export trade. Family Allowances, nutrition campaigns, and planned public works cannot bolster the Canadian economy if the markets for Canada's goods are not available. He urged that development of new markets depended on the development of new products which depended on the extension of research work for the creation of these new industries.

Dr. Harry M. Cassidy, Director of the School of Social Work, University of Toronto, made two important contributions to the Institute, first, when he joined with Dr. Monk in an informal afternoon discussion on the trials and tribulations of training for UNRRA, and secondly, in his very complete survey and analysis of Canada's present and proposed social security measures. He pointed to the trend of the Government to get away from the insurance basis of social security and by-pass the constitutional issue by grants-in-aid and direct payments as in the Family Allowances and the proposed Old Age Allowances.

Eastern Fireworks

Because of our European heritage we have not yet begun to take enough interest in Asiatic affairs. Yet if Canadians are to take their place in world affairs, we must begin to know these nations and fulfill any obligations which may be ours in the Pacific area. A talk by R. G. Cavell, who has had many years experience in Asia, and two talks by L. K. Rosinger of the Foreign Policy Association in New York, opened avenues of thought to those attending the Institute and analyzed many of the present trends. It was evident, from their remarks that serious and probably costly efforts must be made to raise the standard of living of the Eastern peoples. This means providing them with capital and technicians for only in this way will we get at the root of the cause of starvation and disease so common in Asia, and eventually build up their purchasing power. All the Eastern countries are in a ferment of political unrest. It would seem likely that whatever form of government they adopt, it will have a democratic basis, but will be very close in many ways to the Russian pattern, because of the appeal of their ideology and because of the need of a greater degree of Government control than is viewed

with favour in the West. The position of both Russia and United States in regard to China makes the necessity of establishing a policy between these two nations of highest importance. Mr. Rosinger outlined briefly the possible agreements in the Soviet-China Treaty and stressed the importance of this in the future stability of Asia.

In commenting on the Indian situation, Mr. Cavell pointed out that although self-government is the most pressing problem in India, the raising of the standard of living may be just as important in the long run.

Education for Peace

Throughout all the phases of the Institute was the basic question of how to bring peace now that the war is over. Some of the things necessary were indicated from time to time but there was still the question of "what can *I* do or what can the people in *my* community do?" A variety of answers were given along community and national lines, but the most potent individual answer was given by Goodwin B. Watson of Teachers College, New York, in his talk on "Human Nature and Enduring Peace", in which he discussed the illusions which make war possible and urged the building up of personal and group attitudes which make peace possible.

Institute of Human Relations

COMMUNITY planning must be based on good factual study and research. Strong centralized leadership, democratically accepted, is essential, with just enough inter-agency machinery to get the planning job done. Community planning involves an active, dynamic set of processes, in which those involved participate, and should be based on the concept of the *wholeness* of the community.

The foregoing are three of the sixteen principles of sound community planning which were presented at the fourth annual Institute of Human Relations held at Lake Couchiching this year.

Each fall, the Institute chooses as its theme a topic which is uppermost in the minds of mature workers who are professionally involved in helping people. This year it was, *Post-War*

Community Planning. Roy Sorenson of Chicago, Associate General Secretary, National Council of the Y.M.C.A. for the United States, and chairman of the Co-ordinating Committee on the Associated Youth Serving Organizations, developed the theme during the first period each day, and members then divided into four seminar groups—Community Councils and Centres, Recreation and Informal Education, Health, and Counselling and Guidance.

Other speakers heard during the week included Dr. George F. David-

son, Lionel Scott, Fred L. Bartlett, Dr. Janet Ross, Dr. J. Tuckman, F/L Vernon S. Stevens and R. E. G. Davis.

Afternoon workshop sessions gave members opportunity to improve their skills, for instance, in counselling methods, and the use of sound films. And all was not work! Choral singing, square dancing, motor-launch trips, swimming, canoeing and other popular outdoor activities were enjoyed during off hours as were the informal personal chats with leaders and other fellow members.

Toronto Conference on Social Work

UNDER the title of "Mobilizing for Peace" the Toronto Conference on Social Work, meeting October 31st to November 2nd, developed a fine program for the approval of a large and enthusiastic professional and lay group.

It dealt with such topics as, *The Returning Serviceman*, *The Community Centre Movement*, *Camping and Recreation*, *Teen-Age Work*, *Pre-School Education*, *New Trends in Adult Education*, *Old Age*, *The Unmarried Parent*, *Foster Homes and Home Finding*, *Problems of V.D. Control*, *Housing and Health*, *The Place of the Public and Private Agency in a United Welfare Chest*, *Toronto's Psychiatric Resources*, and two Round Tables ably presenting the topics of *Volunteers Look at the Social Agency*, and *Volunteer Participation in Recreation Agencies*.

The sessions on the Veteran were especially timely, distinguished contributions being made by Col. Wm. Line, former Director of Personnel Selection for the Canadian Army, and by

Mr. Bernard Davis of the Veterans' Service Centre, New York City.

Miss Julia Bishop, Case Work Director, Children's Home Society of Richmond, Virginia, developed interesting case work techniques in an able paper *Understanding and Helping the Unmarried Mother*, and also added a great deal to the Group Discussion on Foster Homes and Home Finding.

Problems of Old Age were sympathetically dealt with by Miss Margaret Wagner, Benjamin Rose Institute, Cleveland.

Dr. C. M. Hincks' speech on Toronto's Psychiatric Resources, which was also carried by a radio station, was a comprehensive and pointed survey of existing psychiatric problems, and of the very limited resources available for dealing with them.

Other good papers were given and valuable discussions held. While planned as a Toronto Conference originally, membership was provincial in scope, and good results are to be anticipated from a Conference as stimulating as this.

Manitoba Regional Conference on Social Work

MANITOBA, with its usual warm hospitality and ability to get things done with a maximum of effectiveness and an apparent minimum of trouble, put across under the combined auspices of the Manitoba School of Social Work and the Council of Social Agencies of Greater Winnipeg a most successful two-day Conference in Winnipeg on October 22nd and 23rd.

Entitled a Regional Conference on Social Work, it extended invitations to the other two Prairie Provinces and both Regina and Calgary sent representatives.

Very wisely the Conference committee concentrated on a few main subjects which are to-day causing concern to social workers. Consideration of handicapped veterans, British brides,

teen centres, juvenile delinquency, adoption, town planning, family allowances, and a review of the recent public welfare survey of the Province's services were presented by persons with special competence in each field.

The highlight of the Conference was the address of the Minister of Health and Public Welfare, Hon. Ivan Schultz, on the Dominion-Provincial Conference. Graphically and clearly he sketched the background and principles underlying the Conference and then dealt with the Dominion's proposals and the reactions of the Provincial representatives. One delegate remarked at the end of this session, "I almost felt as if I had been sitting in the gallery of the House of Commons listening to the Conference".

A School of Community Programs

Reported by ELEANOR SIM

THE recognition that adult education is a legitimate function of social case work and group work together ninety-seven people from a dozen professions to attend the School of Community Programs at Camp Macdonald last August, on Lake Memphramagog, near Mansonville, Quebec. Forty of the participants were French Canadians, and the camp operated bi-lingually on the theory that the intermingling of French and English speaking Canadians, and the close association of diverse occupational and social groupings can provide a cross section of Canadian life which lends reality to educational experiences.

Camp Macdonald was not simply an experience in *bonne entente*, divorced from hard facts of custom and prejudice. All participants found that democracy involves work. Morning

sessions were given over to serious study while the afternoons were occupied with more informal but nonetheless important group meetings.

Guidance and leadership in the camp program were provided by eight specialists amongst whom were Dr. W. C. Hallenbeck, Administrator of Adult Education, Teachers College, Columbia University, and Mr. Paul Simon from Soho Community House, Pittsburgh. Mr. R. Alex Sim of Macdonald College Adult Education Service, was the Director of the Camp.

The first week-end was devoted to a Conference on Canada, orientating the attention of the camp to Canadian Economic and Social problems, and a Conference on Communication the following week-end brought to a climax the deliberations of the ten-day period.

BOOK



REVIEWS

TOTAL WAR AND THE HUMAN MIND, by Major A. M. Meerloo, M.D., F.R.S.M. International Universities Press, Inc., New York, 1945. 78 pp. Price \$1.75.

In this book, the author, an eminent Dutch psychologist and medical man, sets forth his impression of the effect on the minds and the bodies of people under enemy occupation. His material is based on personal experience in practice in Holland under German rule.

The chapter on "How the Body is Affected by Fear" brings vividly before the reader the variety of reflexes apparent in a people suffering under repressions of all sorts and the psychological as well as the physical effects of war. The physical phenomena induced by fear:—"freezing", skin irritation, "field heart", digestive and eliminative complications and cataleptic and neurasthenic symptoms bulked largely in his practice and that of other medical practitioners in occupied countries. Dr. Meerloo remarks that any physician who has to look after people who have come into direct contact with modern warfare is bound to take into account the physical reflexes to fear.

In dealing with the psychology of courage, he comments on the courage of hysteria resulting from the overdiscipline of an army such as Germany's, which is a type of

intoxication enabling its members to face death more easily than life; courage engendered by fear; and that creative courage which springs from self-control. The author makes the great point that a free people must choose the affirmative courage of life, not the negative sacrifice of life.

Readers are warned against the utilization in the postwar years by the Axis countries of a program of exploitation of pity, and various forms of international trickery, which by psychological means will disarm critics and enable preparation for a new and more terrible conflict to proceed. As a Netherlander, Dr. Meerloo speaks from bitter experience of the abuse by Germany of the pity and assistance given them by the Holland of the First Great War. We are urged to remember the emptiness of German theories and philosophies of the past, cloaked in fine and emotional phrases, when we are deluged with a flood of German semi-philosophical propaganda after war.

One could wish that this little volume could have wide circulation among all whose imaginations do not provide for them vivid and realistic pictures of the problems of the postwar world, both in regard to human behaviour and geopolitics. From first-hand experience the author draws for his readers a picture which is both

terrifying in its implications and challenging in its possibilities.

In his epilogue, Dr. Meerloo concludes:

"Either the world is lost through the vicious circle of this self-destroying process in which fear inspires aggressiveness, aggressiveness brings a sense of guilt, and guilt seeks an outlet in more aggressiveness, or the fundamental instinct of self-preservation must arrest this headlong rush to destruction. The one hope for humanity is that in the end man will become conscious of the enormous wastage which war entails, and that the poverty which war brings upon the world will force them to desist from fighting one another. In terms of the earth's age man's existence as a thinking and a progressive animal has been of brief duration. It may be that we are at last reaching the stage when, surveying the course of history, we can draw some lessons from it which will help us to shape our own future." N.L.

CASE WORK WITH ILL AND DISABLED SERVICEMEN, by Cynthia Rice Nathan. Family Welfare Association of America, New York, 1945. 31 pp. Price 40 cents.

This pamphlet is a reprint combining a series of four articles by Cynthia Rice Nathan which appeared in *The Family* magazine between February and July, 1945, inclusive. They are headed Service to Amputees, Social Service to Plastic Surgery Cases, Servicemen and Tropical Diseases (Part 1 and 2), and Servicemen Face Discharge with Hope and Fear.

Mrs. Nathan is speaking from the experience of the Red Cross workers who have seen the patients

from the evacuation hospitals right through to the Veterans Facility Centres from which point they go to their homes. In some instances these workers have themselves contracted tropical diseases and are fully acquainted with the problems involved. All the articles are written from the standpoint of the serviceman and his attitudes and problems.

The advances of medical science and the excellent physical and surgical care provided in military hospitals by the medical staff, and the reconditioning program that prevents regression and promotes physical recovery and constructive attitudes mean that amputees need no longer live a sedentary life and be passive spectators in sports and social life. Here as in other types of disablement, the standard of care is high in the hospital, the crucial test comes when the patient goes back into the community. While he is in the hospital he sees men whose condition is worse than his or who have been as bad and have improved greatly. He is encouraged and sure of himself in the hospital, but he fears the future with his family and in the community.

Much can be done to prepare for the disabled serviceman's return. Here the social agencies can help by interpreting his needs and developing constructive attitudes in the members of the family so that they will be able to meet him with understanding. Mrs. Nathan points out that nearly all the men long to get home. They have idealized their homes and the reality may

be quite different. Some fear the economic insecurity of civilian life or miss the companionship of their fellow service men. Many will be troubled and will require help.

This pamphlet contains excellent material which all social workers should read and "inwardly digest."

MARY CLARKE,

Squadron Officer, R.C.A.F. (W.D.)

A PSYCHIATRIC SOCIAL WORKER OVERSEAS, by Irene Tobias. Family Welfare Association of America, New York, 1945. 45 pp. Price 50 cents.

American case workers have had the privilege of giving a type of service in a war setting which for various reasons has not been made available to Canadian workers. It is, therefore, with particular interest that we read of the professional experience of a case worker serving overseas with the American Red Cross.

In this book Miss Tobias describes her service in a general hospital during the Tunisian campaign and later in a neuropsychiatric hospital, also in North Africa. Her function, as set by the Army, was "to help the sick and wounded return to duty fast, or, if the soldier were to be discharged from the Army, to help him become a more productive citizen". All the skills of the professional social worker in both case work and group work are called into play in this type of service, plus heavy demands upon ingenuity and resourcefulness. "In this setting and confronted by so many human needs, we did whatever we could,

employing the total range of personal capacities", says Miss Tobias, and throughout the forty-five pages of her book the reader senses the incalculable value of the services of an adaptable social worker under such circumstances.

Social workers whose present and future caseloads will contain the problems of men who have had injuries and illnesses such as are described in this little book will gain understanding and appreciation of the experiences of their clients through reading *A Psychiatric Social Worker Overseas*. N.L.

NEW STEPS IN DEALING WITH DELINQUENCY, by Philip Klein, New York School of Social Work, Columbia University, 1945. 41 pp.

This booklet presents the consolidated thinking of a distinguished group of specialists in the fields of delinquency and crime. It is an admirable production.

Great skill is shown in developing new ideas and concepts, and in relating them to existing procedures. New ground is broken, and all the more effectively because the author never loses historical perspective and retains at all times a comprehensive and balanced point of view.

In reading this pamphlet one is made very conscious of the immense complications of delinquency, the great forward steps that have been taken already and the urgent need, not only for consolidating progress, but, for striking out to give substance to new concepts which the most discern-

ing people in the field have gradually developed through experience and research.

In the words of the author the next step in a new program must be directed to two major purposes: "to remove the court from the present key position in the treatment of the offender, leaving to the judiciary its appropriate place in criminal procedure; and to create an inclusive, flexible penal administration, oriented to the treatment of the offender as a problem of behaviour. To this end we shall have to use institutional as well as other facilities, and above all professionally-trained technical personnel: educators, psychiatrists, physicians, social case workers, group workers."

There are stimulating discussions on historical background, the place of the court in the treatment of the offender, problems of administration in criminal matters, prevention of crime and institutional treatment of offenders. There is also a general sketch of the present system in operation in New York City.

While the material in this pamphlet is exclusively American, the fundamental problems under discussion are equally important for Canadians, especially at a time when we are likely to devote more thought to prison reform. The whole bulletin is thought provoking and will be read more than once by all serious students of delinquency.

J. E. LAYCOCK,

Directorate of Social Science, N.D.H.Q.,
Ottawa.

WORKING WITH NEWSPAPERS, by Gertude W. Simpson. National Publicity Council, New York, 1945. 31 pp. Price 75 cents.

Publicity is one of the major gremlins haunting executives and boards of Canadian Social Agencies. They all have a story to tell, but are often bogged down by the practical details even if they have a holy zeal for the subject.

Working with Newspapers is a practical effort to meet practical problems in one area which agencies have often regarded as presenting peculiar difficulties. An experienced newspaper woman has put down clearly the aims of newspapers, the language they talk, what constitutes courtesy and manners in approaching them, and has even provided examples of "good" and "bad" publicity.

Working with Newspapers, however, makes it clear that it has not got all the answers. "Newspaper publicity stems from action. It does not take its place. Newspaper publicity is not an end in itself".

Mrs. Simpson, who is also a social worker, has a comforting theory for those of us who are not born to do publicity, but have it thrust upon us, because she believes that "almost no one is born with an infallible nose for news". Her pamphlet is an encouraging handbook on how to achieve at least a reasonable degree of skill in this very important field of newspaper publicity. We think every agency with a story to tell should have a copy, a dog-eared, well-thumbed copy. K.M.J.

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Stern

*Britain's Social Services Today and
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*Rebuilding Family Life in the Post-
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*Common Human Needs: An Interpre-
tation for Staff in Public Assistance
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